

UK insurers agree five year ban on using genetic tests

Susan Mayor *London*

Insurance companies and the British government have agreed a five year extension of the moratorium on the use of results of DNA tests for insurance purposes.

The agreement with the Association of British Insurers, which represents most insurance companies in the United Kingdom, imposes a five year moratorium on the general use of genetic test results by insurers from 1 November 2001, except in specific circumstances.

Genetic test results will be used only when authorised by the government's Genetics and Insurance Committee for life insurance policies of more than £500 000 (\$724 000) and other policies of more than £300 000

(\$434 000). The agreement includes a provision for reviewing these financial limits after three years and for an impartial and independent complaints mechanism.

Mary Francis, director general of the Association of British Insurers, said: "This agreement will enable us to have a rational and informed discussion about the best way forward for the UK on genetics and insurance.

"Insurers, the public, and parliament have many understandable concerns about the use of genetic test results. There is a complex web of issues, including the principle that insurance companies should have access to the same information about applicants. We now have the breath-

ing space to get this policy right and achieve agreement on the best way forward."

Health minister Philip Hunt welcomed the agreement but warned that the government was prepared to enforce the moratorium through legislation if there was evidence of serious and persistent non-compliance by the insurance industry.

His comments reassured Helena Kennedy QC, chair of the Human Genetics Commission, who noted: "Our research has shown very real public concern on the issue of genetics and insurance, and it is essential that the system enjoys the confidence of the public before any further developments take place."

A statement from the Consumers' Association, an organisation representing consumers in the United Kingdom, said that the moratorium provided a useful delay on the use of genetic information for insurance purposes. However, it pointed out that monitoring by the Association of British Insurers was self regulation and suggested that an independent regulatory mechanism would be more appropriate.

The Consumers' Association thought that in the longer term an outright ban on the use of genetic information for insurance should be considered. □

The Association of British Insurers' code of practice can be seen on the association's website: www.abi.org.uk

French presidential elections can kill

Alexandre Dorozynski *Paris*

Several French associations for the prevention of road traffic deaths and injuries have appealed to presidential election candidates to renounce the pardon usually granted by newly elected presidents to people who violate traffic regulations.

They claim that the knowledge of a forthcoming amnesty for violators encourages some drivers to take more risks, knowing they can disregard traffic regulations with impunity. According to the Prévention Routière, the major association for the promotion of traffic safety, election day amnesties may have caused several hundred additional deaths in the past.

Prévention Routière has been alarmed this year by a

sharp increase in accidents and deaths in September. The number of accidents recorded was 12 042, compared with 10 480 (15% increase) in September last year. The corresponding figures for deaths were 679 versus 637 (7% increase) and for people injured were 15 754 versus 13 647 (15% increase). In its appeal, Prévention Routière was joined by several other associations and foundations.

The presidential amnesty for traffic violations was authorised by the constitution in 1958 and is taken for granted to the point that many parking and speeding tickets are simply ignored for months preceding a presidential election. There is no comparable "tradition" elsewhere in Europe.

Usually, the amnesty applies to "minor" parking and speeding violations that have not been dealt with by the time of the election, and apparently drivers have determined empirically that this may include tickets written from six months to a year before the election.



Jacques Chirac (left) and Lionel Jospin have been told that presidential amnesties for traffic offences must end

The next presidential election in France will take place in May 2002. The two main candidates are the incumbent president, Jacques Chirac, of the right wing Rally for the Republic party, and Lionel Jospin, the Socialist prime minister. In response to the appeal, Mr Chirac has announced that there will be no

amnesty for "life threatening" violations (without specifying what they represent). Mr Jospin has not yet reacted.

Last year 8078 people died as a result of traffic accidents in France—twice as many as in the United Kingdom, which has about the same population and the same number of cars. □